

EXHIBIT 19

From: Scott Merritt <smerritt@answersetc.com>
To: Karrie Wichtman; Flint Richardson (Flint@wsedge.biz) (Flint@wsedge.biz); Nicole St. Germain
Sent: 10/21/2011 8:16:56 PM
Subject: RE: LVD approving me

Thanks, Karrie. I did hear back from Matt today regarding the 'old' book of business. They still intend on operating this in full-force – that means originating new loans from the tribe. Not sure why Jennifer thinks any different. This is good news, as it is ongoing new revenue.

Thanks,

Scott Merritt | Managing Partner | Vancouver | WA| 98682 |
office 800-275-1418 x136| fax 817.595.8819 | smerritt@tribeloans.com |



From: Karrie Wichtman [mailto:kwichtman@rosettelaw.com]
Sent: Friday, October 21, 2011 8:40 AM
To: Flint Richardson (Flint@wsedge.biz) (Flint@wsedge.biz); Scott Merritt; Nicole St. Germain
Subject: FW: LVD approving me

FYI – see Jennifer's message below.

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From: weddlej@gtlaw.com [mailto:weddlej@gtlaw.com]
Sent: Friday, October 21, 2011 10:44 AM
To: Karrie Wichtman
Subject: RE: LVD approving me

Yes. We just finished a team call and are trying to quickly come to conclusion on the documents. I'll be sending things as they get done.

As I mentioned to you the other day, we're looking at two servicing agreements, one for the new business "Red Rock"

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and one for the old business, Castle. We're thinking there should appropriately be two separate incentive payments to the tribe of \$5,000 for each business. Are there wire instructions so Matt could arrange for the money to be wired to the tribe at closing?

Jennifer H. Weddle
Shareholder, Co-Chair American Indian Law Practice Group
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Greenberg Traurig

USA LAW FIRM OF THE YEAR, CHAMBERS GLOBAL AWARDS 2007

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From: Karrie Wichtman [<mailto:kwichtman@rosettelaw.com>]

Sent: Friday, October 21, 2011 8:21 AM

To: Weddle, Jennifer H. (Shld-Den-LT)

Subject: Re: LVD approving me

Good morning Jen,

Can I expect to receive docs sometime this morning? I know your working hard to get them done but I do need some time to perform a complete review while leaving time for discussion between the parties.

Sincerely,

Karrie

Sent using BlackBerry

From: weddlej@gtlaw.com [<mailto:weddlej@gtlaw.com>]

Sent: Thursday, October 20, 2011 08:20 AM

To: Karrie Wichtman

Subject: RE: LVD approving me

Karrie - This version of the articles of organization is still unsigned. Can you please track down a signed version?
Thanks so much.

Jennifer H. Weddle
Shareholder, Co-Chair American Indian Law Practice Group
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From: Karrie Wichtman [mailto:kwichtman@rosettelaw.com]
Sent: Wednesday, October 19, 2011 6:40 PM
To: Weddle, Jennifer H. (Shld-Den-LT)
Subject: Fw: LVD approving me

Here you go Jen. I think these docs are what you asked for.

Sent using BlackBerry

From: Karrie Wichtman
Sent: Monday, October 10, 2011 05:42 PM
To: mattm@bellicosevi.com <mattm@bellicosevi.com>; Flint Richardson <flint@wsedge.biz>
Cc: smerritt@answersetc.com <smerritt@answersetc.com>; weddlej@gtlaw.com <weddlej@gtlaw.com>; Van Hoffman <vhoffman@gmail.com>; Rob Rosette; Hannah Bobee
Subject: RE: LVD approving me

Good Evening Matt,

Please find the attached Consumer Financial Services Regulatory Code, and accompanying Tribal Council Resolution which amends the former Tribal Lending Regulatory Code sent previously, along with the revised Consumer Financial Services Vendor License Application. Also attached is executed Tribal Resolution 2001-041 which creates the Red Rock Tribal Lending Enterprise, as well as a copy of the executed Articles of Organization and the Operating Agreement approved under Resolution 2011-041.

I understand your concerns with regard to licensing and the sharing of shareholder information. Jennifer is correct that it is the Tribe's wish to make the licensing process as simple as possible. I will speak to Jennifer, however, in an effort to clarify – does the C-Corp own Bellicose? Is it the parent company and Bellicose is a subsidiary? Without actually having reviewed the corporate charter, off the top of my head, and dependent upon the answers to my questions, I would say that at the very least the Board of Directors of Bellicose and you as the majority shareholder would need to submit licensing applications under the umbrella of Bellicose as a Vendor. In addition, the CEO, CFO, COO and General Manager, if any, will need to be included in that licensing exercise. Consumer Financial Services Employee Licenses will need to be issued for those individuals that you specify as having primary management functions in relation to the Servicing Agreement, as you indicated this would probably be you and the other person you referenced. In any event, I can assure that any information received by the Tribal Consumer Financial Services Regulatory Agent will be kept in the strictest of confidences and not released without the individual's permission or other event that may require the release of such information. Additionally, on the Lending side – if things are not the same as the Servicer side- separate licensing will also need to be completed. The ACH provider that you choose to create a business relationship with on behalf of the Red Rock Tribal Lending Enterprise will also need to be licensed. I know it sounds like a daunting task but the License Application is very simple and shouldn't take more than a few minutes to complete. I am sure that you understand that the Tribe needs to have these regulatory measures in place so that it can be sure who it is dealing with and remain in compliance with its own laws which in turn serves everyone involved by strengthening the entire business model.

In answer to your question with regard to employees who may be elevated to C-level positions, this would probably constitute a change substantial enough to at least warrant the Licensing Application to be completed by that individual. I don't think the whole entity will need to undergo re-licensure until the two year expiration of the license.

I hope I have answered all of your questions and included all of the items that you in order to assist in moving forward towards close. Jennifer and I will let you know after we have spoken what we come up with

Sincerely,



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From: mattm@bellicosevi.com [mailto:mattm@bellicosevi.com]
Sent: Monday, October 10, 2011 6:42 PM
To: Flint Richardson
Cc: Karrie Wichtman; smerritt@answersetc.com
Subject: RE: LVD approving me

Karrie, can you talk with Jennifer please about the # of license applications you need? She'd mentioned the Tribe will probably want to keep this as simple, and as cheap, as possible. We have 10%+ owners that are shareholders in a C-corp that basically do absolutely nothing. It wouldn't be a problem, but some are celebrity type individuals that I'd like to keep their information out of circulation. I am the only shareholder that is involved in Bellicose.

As for C-level employees, it's just me and one other person (right now). I'm curious if in the future we elevate employees to C-level positions if we'd need to fill out license applications for that person with the Tribe?

Yes Flint, but we have that on ice until we get this one locked up. I forgot to mention this, but we basically just want Bellicose to have to provide express written consent to allow a specific additional servicer to the Tribe and something like an annual renewal on their authorization to participate. We won't be making any profit on this at all, we're doing it as friends and there is no upside for us. However, in the extremely unlikely event someone over there (or with another lender we are gearing up for later on) got a little crazy, then we want the ability to not re-instate the right to compete for that party for the following year. I'll email Jennifer to add something like this into the Service Agreement.

Regards,

Matt Martorello
Mobile: 773-209-7720
Email: MattM@BellicoseVI.com



From: Flint Richardson [mailto:flint@wsedge.biz]
Sent: Monday, October 10, 2011 6:31 PM
To: mattm@bellicosevi.com
Cc: kwichtman@rosettelaw.com; smerritt@answersetc.com
Subject: RE: LVD approving me

Matt – Karrie will be responding with the final license application. However, it is anyone with GT 10% interest, and any key employees (CEO, COO, CFO that are involved with the business as well).

She will also be sending to you the new ordinance.

Do you know if the other USVI company is still interested in LVD – she asked me but I was unaware of where they stood.

Thanks.

Flint Richardson | CPA | Chandler | AZ| 85225 |
office 480.889.4888 | fax 480.889.8997 | flint@wsedge.biz |



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From: mattm@bellicosevi.com [mailto:mattm@bellicosevi.com]
Sent: Monday, October 10, 2011 11:31 AM
To: flint@wsedge.biz
Subject: LVD approving me

Did you get my question about:

1. License applications for new vendor entities

Jennifer made it sound like they'll only want to do a background on me personally, and that there was a shorter form vs. the form they use for their casino employees. Just send whatever and I'll get it back to you tonight.

Regards,

Matt Martorello
Mobile: 773-209-7720
Email: MattM@BellicoseVI.com

